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REMARKS

Claims 1 – 32 are pending in the application. Claims 1 – 32 are rejected. Claims 1, 3, 4, 6-10, 13, 16, 17, and 18 are amended. Claims 1 – 32 remain for consideration.

Applicant wishes to thank the Examiner for his time in the telephonic interview of November 30, 2004. In accordance with MPEP Section 713.04, this written reply includes the substance of the interview, as follows.

Interview Summary

The claim set and Examiner rejections were discussed. The Examiner indicated that, for potential patentability, the broad claims should more specifically reflect that the purchaser data is used in the processing step.

Claim Rejections – 35 USC §103

The Examiner rejects claims 1 - 32 as being unpatentable over Tetro et al. (U.S. Pat. No 6,122,624) in view of Anderson (5,884,289).

As per claims 1, 14-16, 24-27, and 31 Tetro substantially discloses a method/ system for enhanced fraud detection in electronic purchase transactions from a remote site (which is readable as Applicant's claimed invention wherein it is stated that a method for detecting fraud non-personal transactions), comprising the steps of:

transmitting the purchaser's data to a fraud-detection system, the purchaser's data including a ship-to address for the transaction (see., abstract, specifically wherein it is stated that an electronic purchase is prompted to input the user's billing address and social security number, col 5, lines 47-59, the enhanced

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fraud detection system 10); processing the purchaser's data to determine whether the transaction is potentially fraudulent (see., abstract, specifically wherein it is stated that a determination is made whether the account associated with the social security number has been authorized for use, col 2, lines 39-61, please note that the process of matching the user's billing address and social security number is disclosed in the abstract, wherein said that a user at a remote terminal attempting to conduct an electronic purchase is prompted to input the user's billing address and social security number, where this information is used to verify the billing address of the user. Initially, the input social security number is communicated to a local account database containing information about customers as identified by their social security number).

It is to be noted that Tetro fails to explicitly disclose the step of returning the relative risks of fraudulent activity associated with the transaction. However, Anderson discloses a computer based system that alerts financial institutions to undetected multiple debit yard fraud conditions in their debit card bases by scanning and analyzing cardholder debit fraud information. The result of this analysis is the possible identification of cardholders who have been defrauded but have not yet realized it, so they are at risk of additional fraudulent transactions (see, abstract, col 4, lines 7-29). Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the fraud detection of Tetro by including the limitation detailed above as taught by Anderson because this would determine the dimension of fraud based on risk activity.

As per claims 2-6, 12, 18-22, 28, 30 Tetro discloses the claimed method wherein the processing step comprising parsing out the purchaser's ship-to address (see, abstract, col 39-61, specifically wherein it is stated that inputting the user's address).

As per claim 7, Tetro discloses the claimed method wherein the ship-to address checking step comprises checking the area code of the purchaser's phone number to determine if fits the geographic area of the ship-to address (see, abstract, col 39-61).

As per claims 8-1 1, 13, 23, 28, 29, Tetro discloses the claimed method wherein

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the ship-to address checking step comprises comparing the purchaser's ship-to address against the national of address service database or the publisher's change of address database (see, col 5, lines 61-67, col 6, lines 1-42, figs 2, 4, and 5, item 500).

As per claims 17, and 32 Tetro discloses the claimed method wherein the step of calculating comprising a score based at least in part upon the likelihood that the transaction is fraudulent (see, col 5, lines 47-60, please note that the step of calculating a score is equivalent a threshold check).

Applicant wishes to point out that the Examiner's referenced use by Tetro of a "ship-to address" is, in fact, a reference to the billing address. Applicants' invention includes the step of "checking the purchaser's ship-to address against criteria". The claimed invention does not include a check step with regard to the "billing address". In claim 1, the limitation, "collecting purchaser data for the transaction, said purchaser data comprising a billing address and a ship-to address" has been added to claim 1 to clarify that the "billing address" and the "ship-to address" are separate pieces of information.

Claim 1, as amended, is submitted to be patentable for at least the reason that neither Tetro et al. nor Anderson et al., either alone or in combination teach a method for detecting fraud that includes the step of processing a ship-to address to determine whether the transaction is potentially fraudulent by checking the purchase's ship-to address against criteria.

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Dependent claims 3, 4, 6-10, 13, and 16-18 have been amended to properly reflect antecedent basis with regard to amended claim 1.

Applicants request allowance of amended independent claim 1 and claims 2 – 34 that depend, at least indirectly, therefrom.

No additional fee is believed to be due. However, if any fee is made payable by the filing of this paper, please consider this our authorization to charge the Deposit Account of the undersigned, No. 06-0540.

Respectfully submitted,

Date: 12-28-09

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